

<b>Information to identify the case:</b>			
Debtor 1:	Sarah L Tristan		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		
Case number:	24-05452		
	Social Security number or ITIN: xxx-xx-4942 EIN: --_-----		
	Social Security number or ITIN: ____ EIN: --_-----		
	Date case filed for chapter: 13 4/15/24		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Sarah L Tristan	
<b>2. All other names used in the last 8 years</b>	aka Sarah L Tristan Bradford	
<b>3. Address</b>	24 Paxton Lane Schaumburg, IL 60194	
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312-294-5900
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 4/16/24

**For more information, see page 2**

**Case number 24-05452**

Location:

For additional meeting information, go to [www.justice.gov/ust/moc](http://www.justice.gov/ust/moc).

**Filing deadline: 7/22/24**

**Filing deadline: 10/15/24**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Sarah L Tristan  
Debtor

Case No. 24-05452-TAB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 3

Date Rcvd: Apr 16, 2024

Form ID: 3091

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db	+ Sarah L Tristan, 24 Paxton Lane, Schaumburg, IL 60194-4046
30790987	+ TD Retail Card/Nordictrack, Attn: Bankruptcy Department, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Apr 16 2024 22:32:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: bncnotice@chicagoch13.com	Apr 16 2024 22:33:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Apr 16 2024 22:34:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30790951	+ Email/PDF: bncnotices@becket-lee.com	Apr 16 2024 22:45:01	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
30790952	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 16 2024 22:33:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
30790953	+ EDI: TSYS2	Apr 17 2024 02:12:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
30790954	+ EDI: CAPITALONE.COM	Apr 17 2024 02:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30790955	+ EDI: CAPITALONE.COM	Apr 17 2024 02:12:00	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30790956	+ EDI: CAPITALONE.COM	Apr 17 2024 02:12:00	Capitalone, Po Box 31293, Salt Lake City, UT 84131-0293
30790957	+ EDI: CITICORP	Apr 17 2024 02:12:00	Citibank, Citicorp Cr Srvs/Centralized Bank, Po Box 790040, St Louis, MO 63179-0040
30790958	+ EDI: CITICORP	Apr 17 2024 02:12:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30790959	+ EDI: CITICORP	Apr 17 2024 02:12:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30790960	+ EDI: CITICORP	Apr 17 2024 02:12:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30790961	+ EDI: CITICORP	Apr 17 2024 02:12:00	Citicard, Citicorp Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30790962	+ EDI: WFNNB.COM		

District/off: 0752-1

User: admin

Page 2 of 3

Date Rcvd: Apr 16, 2024

Form ID: 309I

Total Noticed: 45

		Apr 17 2024 02:12:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
30790963	+ EDI: WFNNB.COM		
		Apr 17 2024 02:12:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
30790964	+ EDI: WFNNB.COM		
		Apr 17 2024 02:12:00	Comenity/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
30790965	+ Email/PDF: creditonebknotifications@resurgent.com		
		Apr 16 2024 22:56:35	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
30790968	EDI: CITICORP		
		Apr 17 2024 02:12:00	Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
30790971	EDI: CITICORP		
		Apr 17 2024 02:12:00	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
30790966	+ Email/Text: electronicbkydocs@nelnet.net		
		Apr 16 2024 22:35:00	Dept Of Education/nelnet, Po Box 82561, Lincoln, NE 68501-2561
30790967	+ EDI: DISCOVER		
		Apr 17 2024 02:12:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
30790969	Email/Text: collectionbankruptcies.bancorp@53.com		
		Apr 16 2024 22:35:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
30790991	EDI: IRS.COM		
		Apr 17 2024 02:12:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
30790970	+ Email/Text: PBNCNotifications@peritusservices.com		
		Apr 16 2024 22:33:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
30790972	+ Email/Text: bnc@nordstrom.com		
		Apr 16 2024 22:34:16	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
30790973	+ Email/PDF: ebnotices@pnmac.com		
		Apr 16 2024 23:07:22	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
30790974	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Syncb, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30790975	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Syncb/Crate & Barrel, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30790976	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30790977	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Syncb/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064
30790978	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30790979	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30790980	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30790981	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30790982	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30790983	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30790984	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30790985	+ EDI: SYNC		
		Apr 17 2024 02:12:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po

District/off: 0752-1

User: admin

Page 3 of 3

Date Rcvd: Apr 16, 2024

Form ID: 309I

Total Noticed: 45

30790986	+ EDI: WTRRN BANK.COM	Apr 17 2024 02:12:00	Box 965060, Orlando, FL 32896-5060 Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
30790988	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 16 2024 22:34:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
30790989	Email/Text: bknotice@upgrade.com	Apr 16 2024 22:33:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
30790990	+ EDI: WFFC2	Apr 17 2024 02:12:00	Wf Bank Na, Attn: Bankruptcy, Po Box 14517, Des Moines, IA 50306-3517
TOTAL: 43			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Sarah L Tristan cutlerfilings@gmail.com r48280@notify.bestcase.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Thomas H. Hooper	thomas.h.hooper@chicagoch13.com

TOTAL: 3